

Lifetime Legacy

Simple Solutions. Lasting Results.

Agent Guide

Policy Series 258



- Simplified issue
- Guarantees¹
- Living benefits²
- Accidental Death Benefit³
- Wealth transfer made easy

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AMERICO

Americo Contact Information

Americo.com: Access product information, forms, and consumer-friendly information, and download quote software at our agent website www.americo.com.

Sales Support:
800.231.0801 or
salesupport@americo.com
Monday – Friday
8:00 A.M. to 5:00 P.M., Central

Agent Contact Center:
800.231.0801 or
pending.business@americo.com
Monday – Friday
8:00 A.M. to 5:00 P.M., Central

Underwriting: Have a special situation? Refer to americo.com. For specific underwriting questions, contact an underwriter directly through Sales Support at 800.231.0801.

For faster issue, fax Underwriting and Delivery Requirements to 800.395.9238.

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¹ The policy's guaranteed minimum death benefit is equal to the initial specified amount as defined in the policy and is guaranteed for the lifetime of the insured, assuming no loans, withdrawals or accelerations of the death benefit are taken.

² Accelerated Benefit Payment Rider (Rider Series 2149): Benefits may vary by state and will not be available in all states. Certain limitations and exclusions apply. The permanent nursing home benefit is payable after a 90-day elimination period from the time confinement begins. Because accelerated benefit payments are treated as liens against the policy, interest will apply and will gradually decrease the proceeds payable. Please see Rider for all benefits and exclusions.

³ Accidental Death Benefit Rider (Rider Series 2169): Rider will pay an additional death benefit if death occurs due to accidental injury(ies) no later than 90 days following the date of the accident. The additional death benefit will be equal to 100% of the base policy death benefit if death is the result of an accidental injury, or 200% of the base policy death benefit if death is due to injury as a direct result of an accident while riding as a fare-paying passenger on a common carrier. Please see Rider for all benefits and exclusions.

⁴ For 30 days following the fifth policy year, the cash surrender value is guaranteed to be no less than the initial single premium paid for the policy, assuming no prior loans, withdrawals, or accelerated benefit payments have been taken. If the policy is fully surrendered or partial withdrawals are taken in the first five years or after the 30-day window that follows the fifth policy year, the cash surrender value of the policy will be less than the initial single premium payment.

What is Lifetime Legacy?

Lifetime Legacy is a senior wealth transfer planning product that was designed specifically for passing on a legacy.

It is universal life insurance that guarantees a certain amount of money will go to your clients' loved ones (or whomever they choose) at death.

The concept is simple. Your client purchases the policy with a single payment. This payment creates a guaranteed amount of money that will be left to loved ones at death. No additional payments are needed. And there are never worries about the amount changing as long as there are no loans, withdrawals, or accelerations.

Offer your clients more Efficient Solutions for Wealth Transfer

- Provides a lifetime guaranteed death benefit that passes to loved ones income tax-free and possibly outside of probate.¹
- Gives clients access to up to 80% of the death benefit (less any loans) in the event of permanent nursing home confinement or a qualifying terminal illness. (Not available in New Jersey.)²
- An Accidental Death Benefit Rider is automatically included. The rider pays an additional 100% of the base policy death benefit if death is the result of an accidental injury, or 200% of the base policy death benefit if death is due to injury as a direct result of an accident while riding as a fare-paying passenger on a common carrier.³
- Guarantees that for 30 days following the end of the fifth policy year the cash surrender value will be no less than the initial single premium paid for the policy, assuming no prior loans, withdrawals, or accelerated benefit payments have been taken.⁴
- Utilizes simplified underwriting based on the Net Amount at Risk.
- Offers point-of-sale teleunderwriting.
- Easy-to-use quote software available.
- No NAIC Illustration required.

Who should consider Lifetime Legacy?

- Clients who have money set aside, maybe in CDs or annuities, which they hope to one day pass on to loved ones or their favorite charity.
- Clients who would like to increase the amount of money they pass on to family, and to transfer it in an efficient manner.
- Clients who have no intention of using the money but to pass it on to beneficiaries.
- Senior clients in good health.
- Clients concerned about having access to this money in case they are permanently confined to a nursing home or diagnosed with a qualifying terminal illness.

What do you need to know about today's market?

It's estimated that over the next 50 years, a wealth transfer of over \$41 trillion will pass from one generation to the next.¹

The older population – persons 60 years or older – numbered over 57 million in 2010.²

The average daily cost for a private room in a nursing home is \$239, or \$87,235 annually.³

¹Journal of Taxation of Investments; Vol. 27, No. 3, Spring 2010.

²“2010 Census,” US Census Bureau, 2010.

³“The 2011 Market Survey of Long Term Care Costs,” MetLife, 2011.

Helping Susan make the most out of her legacy.

Susan’s Goal. Susan is a healthy 68 year old who has just over \$53,000 in an annuity that she doesn’t plan to use for retirement income. Her greatest wish is to pass on as much money as possible to her daughter, Jennifer.

Susan’s Plan. If Susan moves her annuity (\$50,000 after-tax value) into Lifetime Legacy, she can dramatically increase the money that will go to her daughter. By doing this, she turns her annuity into a Lifetime Legacy death benefit of \$89,580 that she can then leave to her daughter – free of income tax and possibly outside of probate.

How She Did It. Susan originally purchased her annuity with \$40,000. It is currently out of the surrender charge period and has a value of \$53,889.

If Susan moves her annuity to Lifetime Legacy, she would have a single premium payment equal to \$50,000.

Annuity value	\$53,889
Susan’s income taxes payable upon surrender at 28%	\$3,889
Net value upon surrender repositioned to Lifetime Legacy	\$50,000
Money transferred to her daughter at her death	\$89,580

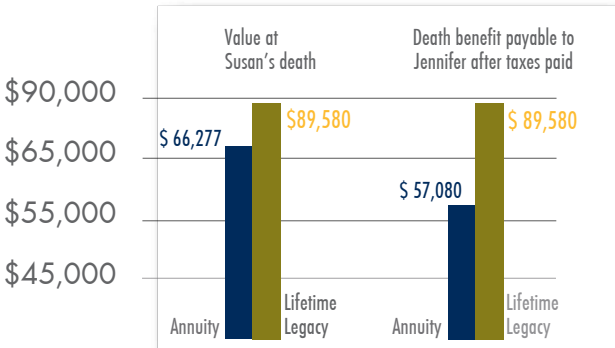
How will Susan’s decision today affect the legacy she leaves for her daughter Jennifer?
Let’s assume Susan lives to age 75.

Susan keeps her annuity.

Annuity value at Susan’s death, assumed growth rate of 3%	\$66,277
Jennifer’s income taxes payable at 35%	\$9,197
Death benefit payable to Jennifer	\$57,080

Susan repositions her annuity to Lifetime Legacy.

Death Benefit	\$89,580
Jennifer’s income taxes payable	\$0
Death benefit payable to Jennifer	\$89,580
If accidental death occurs	\$179,160
If death in common carrier	\$268,740



Additional benefit to Jennifer with Lifetime Legacy:
\$ 32,500

All examples shown are hypothetical and intended only for illustrative, educational purposes. Figures used in the hypotheticals are not guaranteed or indications of actual coverage amounts. Assumes Susan is female, 68 years of age, non-nicotine. Assumes no policy loans, withdrawals or accelerations of the death benefit have been taken. Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Lifetime Legacy at a Glance

Target Issue Ages:

55 - 85, age last birthday

Minimum Premium:

\$15,000, non-qualified

Maximum Premium:

Maximum Net Amount at Risk is \$350,000 on any one life

Premium Classes:

Nicotine/Non-nicotine (Non-nicotine is defined as no tobacco of any kind in the last 12 months. This includes but is not limited to cigarettes, cigars, pipe, chewing tobacco, nicotine gum, nicotine patches, or any other products containing nicotine.)

Sex Rating:

Male/Female

Premium Modes:

Accepts single premiums

Product Specifications

Application and Required Forms

Application
Disclosure for Accelerated Benefit Payment Rider
Benefit Worksheet & Disclosure

Series 5090
Series 8398
04-090-1

Maturity Date

None

Qualified/Non-Qualified

Non-qualified only

Death Benefit

The Guaranteed Minimum Death Benefit is guaranteed for the lifetime of the insured, assuming no policy loans, withdrawals or accelerations of the death benefit are taken.

The Guaranteed Minimum Death Benefit is based on the single premium, age, gender, and smoking class of the proposed insured. To calculate, refer to the Rate Charts section starting on page 16 or go to Americo.com.

Accidental Death Benefit Rider

The Accidental Death Benefit Rider (Rider Series 2169) is added automatically. This benefit provides for the payment of an additional benefit in the event of the insured's death, as a result of an accidental injury within 90 days of the injury. An additional amount will be paid in the event of the insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

An accidental injury is defined as an accidental bodily injury sustained by the insured, which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause. A common carrier is a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with a definite schedule of arrivals and departures. See Rider for all benefits and exclusions.

Beneficiary Payout Designations

Lifetime Legacy allows the owner to control how future death benefit payments are made to beneficiaries. These payout options can be designated on the application. The owner can change this at any time prior to the insured's death.

The following payout options are available on the application:

1. No Restriction Payout. The beneficiary(ies) may elect a lump-sum payment of the death benefit or any other settlement options available by contract. This may include a specified number of payments or payments that span the beneficiary's lifetime. See contract for details.
2. Monthly Restriction Payout. The total amount of the death benefit will be paid out according to a monthly payment plan. This will distribute equal amounts of the death benefit over a period of no less than 60 months, beginning upon death of the insured.

Product Illustrations

No NAIC Illustration is required for the sale. Quote software is available on Americo.com, which will quickly and easily illustrate the guaranteed minimum death benefit for a given single premium payment or the single premium necessary to create a certain initial guaranteed minimum death benefit.

Guaranteed Interest Rate

4%

Expense Charges

A percent of premium charge equal to 17.807% will apply.

Beginning in year six, a monthly expense charge and a monthly cost of insurance charge will apply based on the insured's issue age, gender, and smoking class.

Cash Surrender Value

The cash surrender value is guaranteed. It is the amount available to the policyowner if they wish to take a full or partial surrender (withdrawal). For 30 days following the end of the fifth policy year, the cash surrender value is guaranteed to be no less than the initial single premium paid for the policy as long as no loans, withdrawals, or accelerated benefit payments have been taken. Lifetime Legacy policies can be surrendered at any time for 100% of the guaranteed cash surrender value.

Surrender Charges

None

Policy Loans

Policy loans are available after the first policy year for up to the full cash surrender value and may be available immediately in some states. Interest will be charged at an annual effective rate of 6.5%. The net cost to the client is 2.5% (6.5% - 4% guaranteed interest rate). Loan interest not paid when due will be added to the existing loan balance and bear interest according to the same terms as the original loan. Policy loans eliminate the guarantees on this product and will decrease the amount payable to the beneficiary(ies) at death. Policy loans also decrease the amount available for any accelerated benefit payment. However, if a client repays the policy loan in accordance with the terms of the policy, the initial amount payable to the beneficiary(ies) at death will be restored.

Withdrawals

Withdrawals or partial surrenders from the cash surrender value are allowed after the fifth policy year and do not eliminate the guaranteed minimum death benefit. After a withdrawal, the guaranteed minimum death benefit is reduced by an amount proportionate to the reduction in the cash surrender value, assuming no loans, other withdrawals, or accelerated benefit payments.

Withdrawals will decrease the guaranteed minimum death benefit as well as the amount available for any accelerated benefit payments. Withdrawals must be for at least \$500. The guaranteed minimum death benefit after a withdrawal must be at least \$10,000. One withdrawal is allowed per policy year.

Modified Endowment Contracts (MECs)

Lifetime Legacy will generally be issued as a Modified Endowment Contract (MEC), or may subsequently become a MEC. The following information is a general description of MECs and of the Internal Revenue Code rules which govern life insurance policies. As with all tax matters, clients should seek the advice of a qualified tax advisor.

Generally, a life insurance policy is a MEC if the policy purchased with a single premium or multiple premium payments exceed the limits prescribed by law. If the policy is or becomes a MEC, policy loans, withdrawals, assignments, and surrenders will be taxed as income to the extent that there is a gain in the contract. There is gain in the contract if the policy's values exceed the cost basis in the policy (generally the premiums paid). In addition, policyowners may incur a 10% IRS penalty on the taxable portion of any policy loan, withdrawal, assignment, or surrender made before age 59½. Death benefits paid to a named beneficiary are income tax-free, and the cash value growth in the policy is income tax-deferred.

Premium Sources and 1035 Exchanges

Properly done, cash values from an existing life insurance policy can be transferred to Lifetime Legacy. If your client funds a Lifetime Legacy policy through a 1035 exchange, then a completed and signed copy of our 1035 Exchange form (AFB641) must accompany the application. Additional replacement or exchange forms may be required depending on state regulations.

A tax-free 1035 exchange from an existing annuity is not allowed.

If Lifetime Legacy is funded by sources other than life insurance (CD, mutual fund, money market account, or annuity), and the client plans to have funds transferred directly from their financial institution to us, then an Authorization to Transfer Funds form (AAA1001-TF) is required. If funded by an existing annuity, CD, or money market account, these sources may be subject to income taxes and surrender or withdrawal charges before they can be used as premium for Lifetime Legacy. Surrendering an annuity to purchase a life insurance contract may also be subject to state insurance replacement regulations. Please be sure to complete all replacement requirements.

Accelerated Benefit Payment Rider

Rider Series 2149

Benefit not available in California or New Jersey

This rider provides an accelerated payment of life insurance proceeds and is included with every Lifetime Legacy policy, where available. A one-time administrative fee not to exceed \$250 may be assessed at the time of acceleration.

With this, the policyowner can receive up to 80% of the death benefit, less any loans, if the insured is permanently confined to a nursing home or diagnosed with a qualifying terminal illness. If the accelerated benefit payment is a result of nursing home confinement, the benefit is payable after a 90-day elimination period from the time confinement begins.

There are no restrictions on how money from an accelerated benefit payment(s) may be used. In the case of permanent nursing home confinement or diagnosis of a qualifying terminal illness, the policyowner may find comfort in knowing they'll have some extra cash to use however they wish.

Accelerated benefit payments may have tax consequences and may affect eligibility for Medicaid and other government programs and services. Clients should contact a qualified tax advisor or attorney and the appropriate government agencies about the impact of accelerated benefit payments.

Please note that policy loans and withdrawals will reduce the amount available for any accelerated benefit payments. Policy loans repaid according to the terms of the policy will restore the values.

Accelerated benefit payments may:

- Help pay for the cost of nursing home care.
- Upgrade the quality of nursing home facilities from what was originally planned.
- Assist with medical bills or prescription drug costs.
- Pay for transportation needs.
- Provide extra cash to take a vacation or fulfill a lifelong dream.
- Improve quality of life.

Accelerated Payment Options

There are three payout options available:

1. One lump-sum payment.
2. Two payments of the same amount.
The first payment occurs immediately after the elimination period (if applicable), and the second payment is made six months later.
3. Four payments of the same amount.
The first payment occurs immediately after the elimination period (if applicable), and the remaining three payments are made at the end of every third month.

The total of all payments cannot exceed the lesser of \$250,000 or 80% of the death benefit less any loans and cannot be less than \$5,000. If an accelerated benefit payment is received, the remaining death benefit will still pass income tax-free to the named beneficiary. Because the accelerated benefit payment is treated as a lien against the policy, interest will apply and will gradually decrease the amount of the proceeds payable over time. The interest rate is guaranteed and is disclosed in the client's policy.

Qualifying Events

Only one qualifying event per policy will trigger accelerated benefit payments. Either of the following will qualify the policyowner to receive accelerated benefit payments:

1. The insured is diagnosed with a medical condition which will result in a life span of 12 months or less (24 months in some states). Proof must include, but is not limited to, a written statement from a licensed physician in the United States (in Cayman, Puerto Rico, or Virgin Islands, acceptable if policyowner resides in one of those jurisdictions) explaining the insured's medical condition and, based on the nature and severity of the medical condition, the insured's expected life span; or,
2. Following a 90-day elimination period, if the insured has been admitted into an eligible institution and a physician has certified that the confinement is expected to be permanent.

Eligible Institutions

An eligible institution is defined as one of the following:

1. A Skilled Nursing facility - a facility which: (a) is licensed and operated as a skilled nursing facility in the state in which the facility is located, (b) provides skilled nursing care under the supervision of a licensed physician, (c) provides continuous nursing services 24 hours per day under the supervision of a registered graduate professional nurse (R.N.), and (d) maintains a daily medical record of each patient; or
2. An Intermediate Care facility - a facility which: (a) is licensed and operated as an intermediate care facility in the state in which the facility is located, (b) provides continuous skilled nursing services 24 hours per day under the supervision of a registered graduate professional nurse (R.N.) or a licensed practical nurse (L.P.N.), and (c) maintains a daily medical record of each patient; or
3. A Custodial Care facility - a facility which: (a) is licensed and operated as a custodial care facility in the state in which the facility is located, (b) provides continuous skilled nursing services and custodial care 24 hours per day under the supervision of a registered graduate professional nurse (R.N.), and (c) can accommodate three or more persons for a charge. "Custodial Care" means any care intended primarily to help a physically impaired person meet basic personal needs when: (a) there is no plan of active medical treatment to reduce the impairment, or (b) a plan of active medical treatment cannot reasonably be expected to reduce the impairment.

Underwriting

Lifetime Legacy underwriting was designed to be quick and easy for you and your clients.

- Simplified underwriting based on Net Amount at Risk.
- Issued standard through Table 4.
- Minimal medical requirements at certain ages and Net Amount at Risk amounts.
- No blood draws.
- Point-of-sale teleunderwriting. Most underwriting can be handled through a short telephone interview with your client.
- Underwriting Tools: Medical Impairment Guide and Combination Impairment Guide to help with field underwriting, plus access to an Americo Underwriter.

For accurate and efficient underwriting, it is essential that all information is complete and thorough, and that all answers on the application are provided. If medical impairments exist, it is important to report additional information whenever possible. It is important to provide the name, address, and phone number of the proposed insured's personal physician and to list all prescription medications used and for what condition on the application. Always include the date, reason, and results of their last consultation. Refer to the Teleunderwriting section for additional information.

Net Amount at Risk

Lifetime Legacy is underwritten on a Net Amount at Risk basis. The Net Amount at Risk for underwriting purposes is the difference between the initial single premium and the initial guaranteed minimum death benefit. To determine the Net Amount at Risk, take the initial guaranteed minimum death benefit less the initial single premium.

Net Amount at Risk Example

Net Amount at Risk example for 68 year old female, non-nicotine:

Initial Guaranteed Minimum Death Benefit	\$89,580
Less Initial Single Premium	- \$50,000
"Net Amount at Risk"	<u>\$39,580</u>

A new sale can result if additional premiums or assets are identified, as long as the total Net Amount at Risk for any one insured does not exceed the maximum allowed of \$350,000 or greater without Home Office approval.

Medical Requirements

Net Amount at Risk	55-70		71-80	81-85
\$0 - 99,999	Telephone Interview, APS when necessary			Telephone Interview, APS; Paramed Exam and HOS when necessary
\$100,000 - 150,000	Telephone Interview, APS when necessary	Telephone Interview, APS; Paramed Exam and HOS when necessary		
\$150,001 - 350,000	Telephone Interview, APS; Paramed Exam and HOS when necessary			

Teleunderwriting

Because we utilize point-of-sale teleunderwriting for Lifetime Legacy, client preparedness is key. Inform your clients that there will be a telephone interview so they know what to expect. You can assure them that the call will be brief, pleasant, and professional at all times. Teleunderwriting will be conducted by Mid-America Agency Services, Inc. (MAAS). Steps for handling the teleunderwriting requirements of Lifetime Legacy:

1. Verify that the applicant is eligible for coverage. Refer to the Build Chart and the Medical Impairment Guide.
2. Always start the telephone interview process AFTER qualifying the applicant.
3. Finalize the sale and prepare to leave your client alone when starting the telephone interview process.
4. Start the telephone interview process by calling 877.844.5046. (Monday - Thursday, 8:30 A.M. - 8:30 P.M. eastern, or Friday, 8:30 A.M. - 5:00 P.M. eastern)
5. Identify yourself as an Americo agent who wants to have a telephone interview completed for Lifetime Legacy.
6. Provide your name, agent code, and phone number.
7. Hand the phone to the applicant and then leave so the private interview can take place. The interview should only take a few minutes. IMPORTANT: The telephone interview is for the applicant only. There should be no assistance from the agent or any other person. The agent should call the toll-free number to initiate the telephone interview, but should not be present when the interview takes place.
8. If all interviewers are busy you will receive a voicemail message. Agents should leave the name of the insured, agent name, agent code, name of company (Americo), and client's telephone number with area code for a return call. Normal call back time is 15 minutes.
9. Note in the Agent Remarks section of the application "Telephone Interview Completed" and the date.

If the telephone interview cannot be completed at the time of the initial application, fax a copy of the completed application and a cover memo requesting a telephone interview to MAAS at 866.796.5143. The fax is available 24 hours a day, 7 days a week. Before faxing, please note in the Agent Remarks section of the application "Telephone Interview Requested." Outgoing calls to your clients will not be made after 9:00 P.M. (all time zones).

Build Chart

HEIGHT	WEIGHT (UNISEX)
4'8"	74 - 189
4'9"	77 - 196
4'10"	79 - 203
4'11"	82 - 210
5'0"	85 - 217
5'1"	88 - 224
5'2"	91 - 232
5'3"	94 - 239
5'4"	97 - 247
5'5"	100 - 255
5'6"	103 - 263
5'7"	106 - 271
5'8"	109 - 279
5'9"	112 - 287
5'10"	115 - 296
5'11"	119 - 304
6'0"	122 - 313
6'1"	126 - 322
6'2"	129 - 331
6'3"	133 - 340
6'4"	136 - 349
6'5"	140 - 358
6'6"	143 - 367
6'7"	147 - 377

Fast Track Policy Issue

- Fax a copy of the application and a copy of the premium check to begin processing.
- Use the Americo Fax Application Transmittal Form (#AFSFAX2002).
- Double check before submission. Common errors that can delay processing include missing signatures, dates, and agent numbers.
- Print clearly using black ink.
- Submit all state-required and replacement forms.
- Detach conditional receipt and leave with applicant, if applicable.
- Note special requests such as policy date, date to save age, or issue family members or partners together.

Paying the premium

- Do not send partial premiums. The full premium is required. Do not send cash. We do not accept money orders.
- We cannot process premium checks that are postdated, backdated more than six months, or improperly endorsed.
- You must note the policy number on the CWA check before mailing the check to the Home Office.
- Personal checks written by the agent on behalf of the applicant will not be accepted.

Medical Impairment Guide

The Medical Impairment Guide is provided to assist you in determining an applicant's insurability. Three categories have been provided to allow you to classify acceptable and unacceptable risks. The Medical Impairment Guide is not meant to be all inclusive for each of the impairment categories. Underwriting reserves the right to make a final decision based on all factors of the risk. Please contact an Americo Underwriter if you have questions regarding an impairment not listed in this guide.

Usually Acceptable:

- Alcohol Abuse – recovered after 5 years
- Amputation – Accidental, fully recovered
- Anemia (Iron Deficiency)
- Anxiety – situational
- Arthritis – not rheumatoid, not disabling
- Asthma – not on steroids
- Diabetes-type 2, under control
- Epilepsy – last seizure over 6 months prior
- Fibromyalgia – not disabling
- Hepatitis A – fully recovered
- Hypertension – controlled
- Lupus – Discoid
- Mitral Valve Prolapse
- Multiple Sclerosis – mild, no medications, not disabling
- Osteoporosis
- Pacemaker implantation
- Pancreatitis – acute, full recovery over one year
- Prostate disorders – benign, not cancer
- Skin Cancer (not melanoma)
- Sleep Apnea – successful treatment
- Thyroid impairments
- Ulcer – not bleeding

Individual Consideration:

- Alcohol Abuse – recovered 2 to 5 years
- Aneurysm – with surgery, after 6 months
- Angina (chest pain)
- Arthritis – on steroids or methotrexate
- Asthma – smoking or on steroids
- Atrial Fibrillation
- Blood Clots – pulmonary embolism or thrombophlebitis
- Cancer
- Chronic Obstructive Pulmonary Disease – mild to moderate; no steroids, spiriva, oxygen or smoking
- Coronary Artery Disease – angioplasty, stent, heart attack, or bypass
- Depression – no narcotic pain meds or more than two medications
- Diabetes – onset age 20-30
- Diabetes – type 1, under control
- Epilepsy – Seizure within last 6 months
- Hepatitis B
- Hepatitis C
- Lupus – Systemic
- Melanoma
- Mitral Regurgitation
- Mitral Valve repair – after 6 months
- Narcotic Pain medication usage (chronic)
- Parkinson's Disease
- Peripheral Vascular Disease
- Polycystic Kidney Disease-present or family history of
- Renal Insufficiency (mild only)
- Rheumatoid Arthritis (mild only)
- Sarcoidosis
- Stroke – no residuals – more than one year
- Transient Ischemic Attack
- Ulcerative Colitis

Not Eligible:

- AIDS
- Alcohol Abuse – within two years or relapsed
- ALS (Lou Gehrig's Disease)
- Alzheimer's
- Amputations – associated with diabetes/vascular disease, kidney or bladder dysfunction
- Aneurysm – not repaired
- Any use of supportive devices (assisted living, oxygen, wheelchair, walker, cane)
- Aortic Insufficiency
- Aortic Stenosis
- Aortic Valve Repair/Replacement
- Arthritis – disabling
- Cerebral Palsy
- Chronic Obstructive Pulmonary Disease (COPD) – Moderate to severe or with smoking, oxygen, steroid or Spiriva treatment
- Cirrhosis of the liver
- Congestive Heart Failure
- Coronary Artery Disease – recurrent episodes, onset prior to 40
- Cystic Fibrosis
- Dementia
- Depression – with alcohol abuse or pain narcotic usage
- Diabetes and Coronary Artery Disease, Stroke or Transient Ischemic Attack (TIA)
- Diabetes and Kidney Disease
- Emphysema
- Heart transplant
- Hepatitis – Alcoholic
- Hodgkin's Disease within 3 years
- Kidney Dialysis
- Kidney Transplant
- Liver Transplant
- Lung Transplant
- Mental Retardation
- Mitral Valve replacement
- Multiple Sclerosis – beyond mild, disabling
- Muscular Dystrophy
- Myasthenia Gravis
- Narcotic Pain medication usage with anti-depressant meds or if disabled
- Pancreatitis – Chronic
- Paralysis – paraplegic, quadriplegic, triplegic
- Psychosis
- Schizophrenia
- Stroke – history of multiple strokes

Prescription Drug Guide

The following represents a partial list of prescription medications available that are considered uninsurable. For drugs not listed, please consult with your underwriter.

Drug	Drug	Drug	Drug
Abarelix	Emtricitabine and Tenofovir Disoproxil Fumarate	Leukine	Revatio
Abraxane		Leuprolide Acetate	Ritonavir Capsules, Oral Solution
Alemtuzumab	Emtriva	Leustatin	Rivastigmine Tartrate
Anastrozole	Enfuvirtide	Lexiva	Rivastigmine Transdermal System
Aricept	Entecavir	Lopinavir, Ritonavir Capsules	Saquinavir Mesylate
Arimidex	Entravirine Tablets	Loxapine	Sargramostim
Baraclude	Epivir	Loxitane	Selzentry
Basiliximab	Eplerenone	Lupron	Sildenafil Citrate
Bumetanide	Erbitux	Mannitol Injection	Simulect
Bumex	Estradiol valerate	Maraviroc	Sprycel
Campath	Exelon	Megace	Stavudine
Carboplatin	Exelon Patch	Megestrol Acetate	Sunitinib Malate
CellCept	Fludara	Mellaril	Sustiva
Cetuximab	Fludarabine	Memantine HCL	Sutent
Chlorpromazine	Fomivirsen	Methoxy Polyethylene glycol-epoetin beta	Syprine
Cladribine	Fosamprenavir Calcium	Milrinone	Tabloid
Clofarabine	Foscarnet Sodium Injection	Mycophenolate Mofetil	Tenofovir Disoproxil Fumarate
Clolar	Foscavir	Mycophenolic Acid	Thioguanine
Combivir	Fuzeon	Myfortic	Torsemide
Cytarabine	Galantamine HBr	Namenda	Treprostinil Sodium
Cytogam	Geodon	Natrecor	Trientine
Cytomegalovirus Immune Globulin Intravenous Human	Hivid	Neoral	Trimetrexate Glucuronate Inj
Daclizumab	Hydroflumethiazide	Nesiritide	Truvada
Dasatinib	Inspra	Neutrexin	Videx
Delavirdine Mesylate	Intelence	Nevirapine	Viramune
Delestrogen	Interferon alfa-2a, Recombinant	Norvir	Viread
Demadex	Invega	Paraplatin	Vitravene
Didanosine Delayed-Release Capsules - Enteric-Coated Beadlets	Invirase	Primacor IV	Zalcitabine
Didanosine Pediatric Powder for Oral Solution	Isentress	Raltegravir Tablets	Zenapax
Diucardin	Kaletra Capsules	Razadyne (formerly Reminyl)	Zerit
Donepezil Hydrochloride	Kaletra Tablets	Razadyne ER	Zidovudine
Efavirenz	Lamivudine	Remodulin	
Eligard	Lamivudine, Zidovudine	Rescriptor	
Emtricitabine		Retrovir	

Rate Charts

Single Premium Factors

To calculate the Initial Guaranteed Minimum Death Benefit:

Divide the Single Premium (SP) by the appropriate Single Premium Factor (PF) found in the table. Round the result to the nearest penny.

Initial Guaranteed Minimum Death Benefit = SP/PF

Example: Female, 68 years old, non-nicotine, single premium of \$50,000.

$$\$50,000 / 0.55816 = \$89,580.05$$

To calculate the Single Premium:

Multiply the desired Initial Guaranteed Minimum Death Benefit (DB) by the appropriate Single Premium Factor (PF) from the table. Round the result to the nearest penny.

Single Premium = DB x PF

Example: Male, 72 years old, non-nicotine, Initial Guaranteed Minimum Death Benefit of \$100,000.

$$\$100,000 \times 0.72865 = \$72,865$$

Single Premium				
Lifetime Legacy				
Issue Age	MALE		FEMALE	
	Non-nicotine	Nicotine	Non-nicotine	Nicotine
55	0.44643	0.60313	0.38462	0.55493
56	0.45620	0.61881	0.39370	0.56497
57	0.46642	0.63451	0.40323	0.57471
58	0.47710	0.65104	0.41322	0.58343
59	0.48828	0.66755	0.42373	0.59311
60	0.50000	0.68399	0.43478	0.60386
61	0.51230	0.70126	0.44723	0.61500
62	0.52521	0.71839	0.46041	0.62735
63	0.53879	0.73529	0.47438	0.63938
64	0.55310	0.75301	0.48924	0.65359
65	0.56818	0.76923	0.50505	0.66755
66	0.58893	0.78616	0.52159	0.68399
67	0.61125	0.80256	0.53926	0.70224
68	0.63532	0.81967	0.55816	0.72046
69	0.66138	0.83612	0.57844	0.73855
70	0.68966	0.85324	0.60024	0.75642
71	0.70862	0.87260	0.61851	0.77279
72	0.72865	0.89285	0.63792	0.78988
73	0.74985	0.91240	0.65859	0.80645
74	0.77232	0.93109	0.68064	0.82236
75	0.79618	0.94517	0.70423	0.83892
76	0.80953	0.94768	0.72067	0.85470
77	0.82334	0.95020	0.73790	0.86956
78	0.83763	0.95274	0.75597	0.88339
79	0.85243	0.95529	0.77495	0.89928
80	0.86775	0.95785	0.79491	0.91407
81	0.87695	0.95858	0.80854	0.91642
82	0.88634	0.95932	0.82264	0.91877
83	0.89593	0.96006	0.83724	0.92114
84	0.90573	0.96079	0.85237	0.92353
85	0.91575	0.96153	0.86806	0.92592

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Female Non-nicotine									
Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	39,000	51,999	64,999	77,999	90,999	103,999	116,999	129,998	142,998
56	38,100	50,800	63,500	76,200	88,900	101,600	114,300	127,000	139,700
57	37,200	49,599	61,999	74,399	86,799	99,199	111,599	123,999	136,399
58	36,300	48,400	60,500	72,601	84,701	96,801	108,901	121,001	133,101
59	35,400	47,200	59,000	70,800	82,600	94,400	106,200	118,000	129,800
60	34,500	46,000	57,500	69,000	80,500	92,001	103,501	115,001	126,501
61	33,540	44,720	55,900	67,080	78,260	89,439	100,619	111,799	122,979
62	32,580	43,440	54,299	65,159	76,019	86,879	97,739	108,599	119,459
63	31,620	42,160	52,700	63,240	73,781	84,321	94,861	105,401	115,941
64	30,660	40,880	51,100	61,320	71,540	81,759	91,979	102,199	112,419
65	29,700	39,600	49,500	59,400	69,300	79,200	89,100	99,000	108,900
66	28,758	38,344	47,930	57,516	67,103	76,689	86,275	95,861	105,447
67	27,816	37,088	46,360	55,632	64,904	74,176	83,448	92,720	101,992
68	26,874	35,832	44,790	53,748	62,706	71,664	80,622	89,580	98,538
69	25,932	34,576	43,220	51,864	60,508	69,152	77,795	86,439	95,083
70	24,990	33,320	41,650	49,980	58,310	66,640	74,970	83,300	91,630
71	24,252	32,336	40,420	48,504	56,588	64,672	72,755	80,839	88,923
72	23,514	31,352	39,190	47,028	54,866	62,704	70,542	78,380	86,218
73	22,776	30,368	37,960	45,552	53,144	60,736	68,328	75,920	83,512
74	22,038	29,384	36,730	44,076	51,422	58,768	66,114	73,460	80,806
75	21,300	28,400	35,500	42,600	49,700	56,800	63,900	71,000	78,099
76	20,814	27,752	34,690	41,628	48,566	55,504	62,442	69,380	76,318
77	20,328	27,104	33,880	40,656	47,432	54,208	60,984	67,760	74,536
78	19,842	26,456	33,070	39,684	46,298	52,912	59,526	66,140	72,754
79	19,356	25,808	32,260	38,712	45,164	51,616	58,068	64,520	70,972
80	18,870	25,160	31,450	37,740	44,030	50,320	56,610	62,900	69,190
81	18,552	24,736	30,920	37,104	43,288	49,472	55,656	61,840	68,024
82	18,234	24,312	30,390	36,468	42,546	48,624	54,702	60,780	66,858
83	17,916	23,888	29,860	35,832	41,804	47,776	53,748	59,720	65,692
84	17,598	23,464	29,330	35,196	41,062	46,928	52,794	58,660	64,526
85	17,280	23,040	28,800	34,560	40,320	46,080	51,840	57,600	63,360

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Female Non-nicotine									
Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
55	155,998	168,998	181,998	194,998	207,998	220,997	233,997	246,997	259,997
56	152,400	165,100	177,800	190,500	203,200	215,900	228,600	241,300	254,001
57	148,798	161,198	173,598	185,998	198,398	210,798	223,198	235,598	247,997
58	145,201	157,301	169,401	181,501	193,601	205,702	217,802	229,902	242,002
59	141,600	153,400	165,200	177,000	188,799	200,599	212,399	224,199	235,999
60	138,001	149,501	161,001	172,501	184,001	195,501	207,001	218,501	230,001
61	134,159	145,339	156,519	167,699	178,879	190,059	201,239	212,419	223,599
62	130,319	141,179	152,038	162,898	173,758	184,618	195,478	206,338	217,198
63	126,481	137,021	147,561	158,101	168,641	179,181	189,721	200,261	210,801
64	122,639	132,859	143,079	153,299	163,519	173,739	183,959	194,179	204,399
65	118,800	128,700	138,600	148,500	158,400	168,300	178,200	188,100	198,000
66	115,033	124,619	134,205	143,791	153,377	162,963	172,549	182,135	191,721
67	111,264	120,536	129,808	139,079	148,351	157,623	166,895	176,167	185,439
68	107,496	116,454	125,412	134,370	143,328	152,286	161,244	170,202	179,160
69	103,727	112,371	121,015	129,659	138,303	146,947	155,591	164,235	172,879
70	99,960	108,290	116,620	124,950	133,280	141,610	149,940	158,270	166,600
71	97,007	105,091	113,175	121,259	129,343	137,427	145,511	153,595	161,679
72	94,056	101,894	109,732	117,570	125,408	133,246	141,084	148,921	156,759
73	91,104	98,696	106,288	113,880	121,472	129,064	136,656	144,248	151,840
74	88,152	95,498	102,844	110,190	117,536	124,882	132,228	139,575	146,921
75	85,199	92,299	99,399	106,499	113,599	120,699	127,799	134,899	141,999
76	83,256	90,194	97,132	104,070	111,008	117,946	124,884	131,822	138,760
77	81,312	88,088	94,864	101,640	108,416	115,192	121,968	128,744	135,520
78	79,368	85,982	92,596	99,210	105,824	112,438	119,052	125,666	132,280
79	77,424	83,876	90,328	96,780	103,232	109,684	116,137	122,589	129,041
80	75,480	81,770	88,060	94,350	100,640	106,930	113,220	119,510	125,800
81	74,208	80,392	86,576	92,760	98,944	105,128	111,312	117,496	123,680
82	72,936	79,014	85,092	91,170	97,248	103,326	109,404	115,482	121,560
83	71,664	77,636	83,608	89,580	95,552	101,524	107,496	113,468	119,440
84	70,392	76,258	82,124	87,990	93,856	99,722	105,588	111,454	117,320
85	69,120	74,880	80,640	86,400	92,160	97,919	103,679	109,439	115,199

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Male Non-nicotine									
Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	33,600	44,800	56,000	67,200	78,400	89,600	100,800	112,000	123,200
56	32,880	43,840	54,801	65,761	76,721	87,681	98,641	109,601	120,561
57	32,160	42,880	53,600	64,320	75,040	85,760	96,480	107,200	117,919
58	31,440	41,920	52,400	62,880	73,360	83,840	94,320	104,800	115,280
59	30,720	40,960	51,200	61,440	71,680	81,920	92,160	102,400	112,640
60	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000
61	29,280	39,040	48,800	58,559	68,319	78,079	87,839	97,599	107,359
62	28,560	38,080	47,600	57,120	66,640	76,160	85,680	95,200	104,720
63	27,840	37,120	46,400	55,680	64,960	74,240	83,520	92,801	102,081
64	27,120	36,160	45,200	54,240	63,280	72,320	81,360	90,400	99,440
65	26,400	35,200	44,000	52,800	61,600	70,400	79,200	88,000	96,800
66	25,470	33,960	42,450	50,940	59,430	67,920	76,410	84,900	93,390
67	24,540	32,720	40,900	49,080	57,260	65,440	73,620	81,800	89,980
68	23,610	31,480	39,350	47,220	55,090	62,960	70,830	78,700	86,571
69	22,680	30,240	37,800	45,360	52,920	60,480	68,040	75,600	83,159
70	21,750	29,000	36,250	43,500	50,750	58,000	65,250	72,499	79,749
71	21,168	28,224	35,280	42,336	49,392	56,448	63,504	70,560	77,616
72	20,586	27,448	34,310	41,172	48,034	54,896	61,758	68,620	75,482
73	20,004	26,672	33,340	40,008	46,676	53,344	60,012	66,680	73,348
74	19,422	25,896	32,370	38,844	45,318	51,792	58,266	64,740	71,214
75	18,840	25,120	31,400	37,680	43,960	50,240	56,520	62,800	69,080
76	18,529	24,706	30,882	37,059	43,235	49,411	55,588	61,764	67,941
77	18,218	24,291	30,364	36,437	42,510	48,583	54,655	60,728	66,801
78	17,908	23,877	29,846	35,815	41,785	47,754	53,723	59,692	65,661
79	17,597	23,462	29,328	35,194	41,059	46,925	52,790	58,656	64,521
80	17,286	23,048	28,810	34,572	40,334	46,096	51,858	57,620	63,382
81	17,105	22,806	28,508	34,209	39,911	45,613	51,314	57,016	62,717
82	16,924	22,565	28,206	33,847	39,488	45,129	50,771	56,412	62,053
83	16,742	22,323	27,904	33,485	39,066	44,646	50,227	55,808	61,389
84	16,561	22,082	27,602	33,122	38,643	44,163	49,684	55,204	60,724
85	16,380	21,840	27,300	32,760	38,220	43,680	49,140	54,600	60,060

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Male Non-nicotine									
Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
55	134,400	145,600	156,799	167,999	179,199	190,399	201,599	212,799	223,999
56	131,521	142,481	153,441	164,402	175,362	186,322	197,282	208,242	219,202
57	128,639	139,359	150,079	160,799	171,519	182,239	192,959	203,679	214,399
58	125,760	136,240	146,720	157,200	167,680	178,160	188,640	199,120	209,600
59	122,880	133,120	143,360	153,600	163,840	174,080	184,320	194,560	204,801
60	120,000	130,000	140,000	150,000	160,000	170,000	180,000	190,000	200,000
61	117,119	126,879	136,639	146,399	156,159	165,918	175,678	185,438	195,198
62	114,240	123,760	133,280	142,800	152,320	161,840	171,360	180,880	190,400
63	111,361	120,641	129,921	139,201	148,481	157,761	167,041	176,321	185,601
64	108,479	117,519	126,559	135,599	144,639	153,679	162,719	171,759	180,799
65	105,600	114,400	123,200	132,000	140,800	149,600	158,401	167,201	176,001
66	101,880	110,370	118,860	127,350	135,840	144,330	152,820	161,309	169,799
67	98,160	106,339	114,519	122,699	130,879	139,059	147,239	155,419	163,599
68	94,441	102,311	110,181	118,051	125,921	133,791	141,661	149,531	157,401
69	90,719	98,279	105,839	113,399	120,959	128,519	136,079	143,639	151,199
70	86,999	94,249	101,499	108,749	115,999	123,249	130,499	137,749	144,999
71	84,672	91,728	98,784	105,840	112,895	119,951	127,007	134,063	141,119
72	82,344	89,206	96,068	102,930	109,792	116,654	123,516	130,378	137,240
73	80,016	86,684	93,352	100,020	106,688	113,356	120,024	126,692	133,360
74	77,688	84,162	90,636	97,110	103,584	110,058	116,532	123,006	129,480
75	75,360	81,640	87,920	94,200	100,480	106,760	113,040	119,320	125,600
76	74,117	80,294	86,470	92,646	98,823	104,999	111,176	117,352	123,528
77	72,874	78,947	85,020	91,092	97,165	103,238	109,311	115,384	121,457
78	71,631	77,600	83,569	89,538	95,508	101,477	107,446	113,415	119,384
79	70,387	76,253	82,118	87,984	93,849	99,715	105,581	111,446	117,312
80	69,144	74,906	80,668	86,430	92,192	97,954	103,717	109,479	115,241
81	68,419	74,121	79,822	85,524	91,225	96,927	102,628	108,330	114,032
82	67,694	73,335	78,976	84,618	90,259	95,900	101,541	107,182	112,824
83	66,970	72,550	78,131	83,712	89,293	94,873	100,454	106,035	111,616
84	66,245	71,765	77,286	82,806	88,327	93,847	99,367	104,888	110,408
85	65,520	70,980	76,440	81,900	87,360	92,820	98,280	103,740	109,200

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Female Nicotine									
Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	27,030	36,040	45,050	54,060	63,071	72,081	81,091	90,101	99,111
56	26,550	35,400	44,250	53,100	61,950	70,800	79,650	88,500	97,350
57	26,100	34,800	43,500	52,200	60,900	69,600	78,300	87,000	95,700
58	25,710	34,280	42,850	51,420	59,990	68,560	77,130	85,700	94,270
59	25,290	33,720	42,150	50,580	59,010	67,441	75,871	84,301	92,731
60	24,840	33,120	41,400	49,680	57,960	66,240	74,520	82,800	91,080
61	24,390	32,520	40,650	48,780	56,910	65,040	73,170	81,300	89,430
62	23,910	31,880	39,850	47,820	55,790	63,760	71,730	79,700	87,670
63	23,460	31,280	39,100	46,920	54,740	62,560	70,380	78,200	86,020
64	22,950	30,600	38,250	45,900	53,550	61,200	68,850	76,500	84,150
65	22,470	29,960	37,450	44,940	52,430	59,920	67,410	74,900	82,390
66	21,930	29,240	36,550	43,860	51,170	58,480	65,790	73,100	80,410
67	21,360	28,480	35,600	42,720	49,840	56,960	64,080	71,200	78,320
68	20,820	27,760	34,700	41,640	48,580	55,520	62,460	69,400	76,340
69	20,310	27,080	33,850	40,620	47,390	54,160	60,930	67,700	74,470
70	19,830	26,440	33,050	39,660	46,270	52,880	59,490	66,100	72,710
71	19,410	25,880	32,350	38,820	45,290	51,760	58,230	64,700	71,170
72	18,990	25,320	31,650	37,980	44,310	50,640	56,970	63,300	69,630
73	18,600	24,800	31,000	37,200	43,400	49,600	55,800	62,000	68,200
74	18,240	24,320	30,400	36,480	42,560	48,640	54,720	60,800	66,880
75	17,880	23,840	29,800	35,760	41,720	47,680	53,640	59,600	65,560
76	17,550	23,400	29,250	35,100	40,950	46,800	52,650	58,500	64,350
77	17,250	23,000	28,750	34,500	40,250	46,000	51,750	57,500	63,250
78	16,980	22,640	28,300	33,960	39,620	45,280	50,940	56,600	62,260
79	16,680	22,240	27,800	33,360	38,920	44,480	50,040	55,600	61,160
80	16,410	21,880	27,350	32,820	38,290	43,760	49,230	54,700	60,170
81	16,368	21,824	27,280	32,736	38,192	43,648	49,104	54,560	60,016
82	16,326	21,768	27,210	32,652	38,094	43,536	48,978	54,420	59,862
83	16,284	21,712	27,140	32,568	37,996	43,424	48,852	54,280	59,708
84	16,242	21,656	27,070	32,484	37,898	43,312	48,726	54,140	59,554
85	16,200	21,600	27,000	32,400	37,800	43,200	48,600	54,000	59,400

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Female Nicotine									
Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
55	108,121	117,131	126,142	135,152	144,162	153,172	162,182	171,192	180,202
56	106,200	115,050	123,900	132,750	141,600	150,450	159,300	168,150	177,000
57	104,400	113,100	121,800	130,500	139,200	147,900	156,600	165,300	174,000
58	102,840	111,410	119,980	128,550	137,120	145,690	154,260	162,830	171,400
59	101,161	109,591	118,021	126,452	134,882	143,312	151,742	160,172	168,602
60	99,360	107,640	115,920	124,200	132,481	140,761	149,041	157,321	165,601
61	97,560	105,691	113,821	121,951	130,081	138,211	146,341	154,471	162,601
62	95,640	103,610	111,580	119,550	127,520	135,490	143,460	151,430	159,400
63	93,840	101,660	109,481	117,301	125,121	132,941	140,761	148,581	156,401
64	91,800	99,450	107,100	114,750	122,400	130,050	137,701	145,351	153,001
65	89,880	97,370	104,861	112,351	119,841	127,331	134,821	142,311	149,801
66	87,720	95,030	102,340	109,650	116,960	124,270	131,580	138,890	146,200
67	85,440	92,560	99,681	106,801	113,921	121,041	128,161	135,281	142,401
68	83,280	90,220	97,160	104,100	111,040	117,980	124,920	131,860	138,800
69	81,240	88,010	94,780	101,550	108,320	115,090	121,860	128,630	135,400
70	79,321	85,931	92,541	99,151	105,761	112,371	118,981	125,591	132,201
71	77,640	84,110	90,580	97,050	103,521	109,991	116,461	122,931	129,401
72	75,960	82,290	88,621	94,951	101,281	107,611	113,941	120,271	126,601
73	74,400	80,600	86,800	93,000	99,200	105,400	111,600	117,800	124,000
74	72,960	79,040	85,120	91,200	97,280	103,361	109,441	115,521	121,601
75	71,520	77,480	83,440	89,400	95,360	101,320	107,280	113,240	119,200
76	70,200	76,050	81,900	87,750	93,600	99,450	105,300	111,150	117,000
77	69,000	74,750	80,500	86,250	92,000	97,750	103,500	109,250	115,000
78	67,920	73,580	79,240	84,900	90,560	96,220	101,880	107,540	113,200
79	66,720	72,280	77,840	83,400	88,960	94,520	100,080	105,640	111,200
80	65,640	71,110	76,580	82,050	87,520	92,990	98,460	103,930	109,400
81	65,472	70,928	76,384	81,840	87,296	92,752	98,208	103,664	109,120
82	65,304	70,746	76,188	81,630	87,072	92,514	97,957	103,399	108,841
83	65,136	70,564	75,992	81,420	86,848	92,276	97,705	103,133	108,561
84	64,968	70,382	75,796	81,210	86,624	92,038	97,452	102,866	108,280
85	64,800	70,200	75,600	81,000	86,400	91,800	97,200	102,600	108,000

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Male Nicotine									
Issue Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000
55	24,870	33,160	41,450	49,740	58,030	66,320	74,610	82,900	91,190
56	24,240	32,320	40,400	48,480	56,560	64,640	72,720	80,800	88,880
57	23,640	31,520	39,400	47,280	55,160	63,040	70,920	78,800	86,681
58	23,040	30,720	38,400	46,080	53,760	61,440	69,120	76,800	84,480
59	22,470	29,960	37,450	44,940	52,430	59,920	67,410	74,900	82,390
60	21,930	29,240	36,550	43,860	51,170	58,480	65,790	73,100	80,410
61	21,390	28,520	35,650	42,780	49,910	57,040	64,170	71,300	78,430
62	20,880	27,840	34,800	41,760	48,720	55,680	62,640	69,600	76,560
63	20,400	27,200	34,000	40,800	47,600	54,400	61,200	68,000	74,800
64	19,920	26,560	33,200	39,840	46,480	53,120	59,760	66,400	73,040
65	19,500	26,000	32,500	39,000	45,500	52,000	58,500	65,000	71,500
66	19,080	25,440	31,800	38,160	44,520	50,880	57,240	63,600	69,960
67	18,690	24,920	31,150	37,380	43,610	49,840	56,070	62,300	68,530
68	18,300	24,400	30,500	36,600	42,700	48,800	54,900	61,000	67,100
69	17,940	23,920	29,900	35,880	41,860	47,840	53,820	59,800	65,780
70	17,580	23,440	29,300	35,160	41,020	46,880	52,740	58,600	64,460
71	17,190	22,920	28,650	34,380	40,110	45,840	51,570	57,300	63,030
72	16,800	22,400	28,000	33,600	39,200	44,800	50,400	56,000	61,600
73	16,440	21,920	27,400	32,880	38,360	43,840	49,320	54,800	60,280
74	16,110	21,480	26,850	32,220	37,590	42,960	48,330	53,700	59,070
75	15,870	21,160	26,450	31,740	37,030	42,320	47,610	52,900	58,190
76	15,828	21,104	26,380	31,656	36,932	42,208	47,484	52,760	58,036
77	15,786	21,048	26,310	31,572	36,834	42,096	47,358	52,620	57,882
78	15,744	20,992	26,240	31,488	36,736	41,984	47,232	52,480	57,728
79	15,702	20,936	26,170	31,404	36,638	41,872	47,106	52,340	57,574
80	15,660	20,880	26,100	31,320	36,540	41,760	46,980	52,200	57,420
81	15,648	20,864	26,080	31,296	36,512	41,728	46,944	52,160	57,376
82	15,636	20,848	26,060	31,272	36,484	41,696	46,908	52,120	57,332
83	15,624	20,832	26,040	31,248	36,456	41,664	46,872	52,080	57,288
84	15,612	20,816	26,020	31,224	36,428	41,632	46,836	52,040	57,244
85	15,600	20,800	26,000	31,200	36,400	41,600	46,800	52,000	57,200

Initial Guaranteed Minimum Death Benefits for Select Single Premiums

Male Nicotine									
Issue Age	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000
55	99,481	107,771	116,061	124,351	132,641	140,931	149,221	157,511	165,801
56	96,960	105,040	113,120	121,200	129,280	137,360	145,440	153,520	161,600
57	94,561	102,441	110,321	118,201	126,081	133,961	141,841	149,721	157,601
58	92,160	99,840	107,520	115,200	122,880	130,560	138,240	145,920	153,600
59	89,880	97,370	104,861	112,351	119,841	127,331	134,821	142,311	149,801
60	87,720	95,030	102,340	109,650	116,960	124,270	131,580	138,890	146,200
61	85,560	92,690	99,820	106,950	114,080	121,210	128,340	135,470	142,600
62	83,520	90,480	97,440	104,400	111,360	118,320	125,280	132,240	139,200
63	81,600	88,400	95,200	102,000	108,800	115,600	122,400	129,200	136,000
64	79,680	86,320	92,960	99,600	106,240	112,880	119,520	126,160	132,800
65	78,000	84,500	91,000	97,500	104,000	110,500	117,000	123,500	130,000
66	76,320	82,680	89,040	95,400	101,760	108,120	114,480	120,840	127,200
67	74,760	80,990	87,220	93,450	99,681	105,911	112,141	118,371	124,601
68	73,200	79,300	85,400	91,500	97,600	103,700	109,800	115,900	122,000
69	71,760	77,740	83,720	89,700	95,680	101,660	107,640	113,620	119,600
70	70,320	76,180	82,040	87,900	93,760	99,620	105,480	111,340	117,200
71	68,760	74,490	80,220	85,950	91,680	97,410	103,140	108,870	114,600
72	67,200	72,800	78,400	84,000	89,600	95,200	100,800	106,400	112,000
73	65,760	71,240	76,720	82,200	87,680	93,160	98,640	104,120	109,601
74	64,440	69,810	75,180	80,550	85,920	91,290	96,660	102,030	107,401
75	63,480	68,770	74,060	79,350	84,640	89,930	95,220	100,511	105,801
76	63,312	68,588	73,864	79,140	84,416	89,692	94,968	100,244	105,520
77	63,144	68,406	73,668	78,930	84,192	89,454	94,716	99,978	105,241
78	62,976	68,224	73,472	78,720	83,968	89,216	94,464	99,712	104,960
79	62,808	68,042	73,276	78,510	83,744	88,978	94,212	99,446	104,680
80	62,640	67,860	73,080	78,300	83,520	88,740	93,960	99,180	104,400
81	62,592	67,808	73,024	78,240	83,456	88,672	93,888	99,104	104,320
82	62,544	67,756	72,968	78,180	83,392	88,604	93,816	99,028	104,240
83	62,496	67,704	72,912	78,120	83,328	88,536	93,744	98,952	104,160
84	62,448	67,652	72,856	78,060	83,264	88,468	93,672	98,876	104,081
85	62,400	67,600	72,800	78,000	83,200	88,400	93,600	98,800	104,000



Americo Financial Life and
Annuity Insurance Company
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About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.¹ We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States² with \$6.3 billion in assets for year-end 2016.³

¹Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

²"Admitted Assets, Top Life Writers-2016," A.M. Best Co., as of September 2016.

³Information is as of year end 2016 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to do business in the District of Columbia and all states except NY and VT.

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